Amendments to the Claims

1. (Currently Amended) A wireless telephone to handle a transaction to purchase a product, the wireless telephone comprising:

a memory configured to store a plurality of account codes and account balances for the account codes;

a display configured to display a first user prompt for a voice-authenticated transaction, to display a second user prompt to select one of the account codes, and to display a third user prompt for a user speech sample to voice-authenticate the transaction;

a microphone configured to receive the user speech sample to voice-authenticate the transaction;

keys configured to receive a first user selection of the voice-authenticated transaction and a second user selection of a selected one of the account codes;

a wireless interface configured to transfer for the transaction the user speech sample and the selected one of the account codes, and to receive for the transaction a transaction code, a product identification, and a purchase price;

control circuitry configured to direct the display to display the first user prompt, and responsive to the first user selection from the keys, to direct the display to display the second user prompt, and responsive to the second user selection from the keys, to direct the display to display the third user prompt, to direct the wireless interface to transfer the speech sample and the selected one of the account codes, to direct the memory to store for the transaction the transaction code, the product identification, the purchase price, a date for the transaction, and an account balance after the transaction for the selected one of the account codes; and

wherein the wireless telephone is configured to communicate over a public wireless communication network.

2. (Original) A wireless telephone to handle a transaction to purchase a product, the wireless telephone comprising:

a memory configured to store a plurality of account codes and account balances for the account codes;

a microphone configured to receive a user speech sample to voice-authenticate the

transaction;

a wireless interface configured to transfer the user speech sample and a selected one of the account codes for the transaction, and to receive a transaction code, a product identification, and a purchase price for the transaction;

control circuitry configured to direct the wireless interface to transfer the user speech sample and the selected one of the account codes in response to user selections, to direct the memory to store the transaction code, the product identification, the purchase price, a date for the transaction, and the account balance after the transaction for the selected one of the account codes; and

wherein the wireless telephone is configured to communicate over a public wireless communication network.

3. (Currently Amended) A wireless telephone to handle a transaction to purchase a product, the wireless telephone comprising:

a memory configured to store a plurality of account codes and account balances for the account codes;

a wireless interface configured to receive for the transaction a user speech sample to voice-authenticate the transaction and a user selection of one of the account codes for the transaction, transfer the user speech sample and the selected one of the account codes for the transaction, and receive a transaction code, a product identification, and a purchase price for the transaction;

control circuitry configured to direct the wireless interface to transfer the selected one of the account codes in response to the user selection, to direct the memory to store the transaction code, the product identification, the purchase price, and a date for the transaction, and to direct the memory to store the account balance after the transaction for the selected one of the account codes; and

wherein the wireless telephone is configured to communicate over a public wireless communication network.